

EXHIBIT N

Roberto Morgado Junior

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November 8th 2023

The Honorable Jennifer H. Rearden
United States District Judge
500 Pearl Street
Southern District of New York
New York, New York 10007

Re: Character Reference for Charles McGonigal

Dear Judge Rearden,

I hope this letter finds you in good health. I am writing to provide a character reference for Charles McGonigal, who is currently facing sentencing in your court. I want to share my personal experiences with Mr. McGonigal and the impression he has left on me and my family.

My name is Roberto Morgado Junior, and I'm a 59-year-old professional with extensive experience in the financial industry. I have worked in large banks and Fintechs and currently reside in London, UK, with my family.

I first had the pleasure of meeting Charles McGonigal in 2018 during his visit to Brazil. We were introduced by a mutual friend, and our initial encounter led to an engaging conversation, primarily focused on security systems. At the time, I was serving as the Product Manager of a large American bank. As our discussion progressed, a genuine friendship began to form.

Over the years, we had the opportunity to meet on several occasions when Charlie visited Brazil as part of his work at Brookfield Properties. During one of these visits, I invited him to join my family for dinner. It was a delightful evening, and it provided a unique insight into Mr. McGonigal's character.

During our dinner, Charlie revealed himself to be a passionate husband and father. He spoke tenderly about his family, demonstrating his deep love and commitment to them. Additionally, he shared his enthusiasm for jazz and his appreciation for fine wines, which added a personal touch to our conversations.

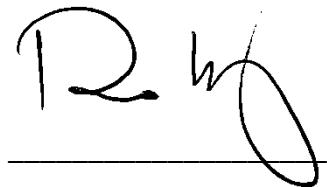
What has impressed me most about Charles is his unwavering love for his country. His dedication and tireless efforts during the tragic events of 9/11 in New York serve as a testament to his character. His commitment to the safety and well-being of his fellow citizens and his straightforwardness in addressing such a tragic incident left a profound impact on me and my family.

In conclusion, I would like to emphasize that Charles McGonigal's decency, compassion, and generosity have made an indelible mark on our lives. His integrity and commitment to his family and his country are qualities that I hold in the highest regard.

I do not make any specific requests regarding sentencing, as I understand that such matters are within the purview of the court's wisdom and discretion. Instead, I respectfully ask the court to consider the character of Charles McGonigal as a person of substance, compassion, and unwavering commitment.

Thank you for your attention to this letter. If you require any further information or have questions, please feel free to contact me at [REDACTED]

Sincerely,

A handwritten signature in black ink, appearing to read "R. M. J." followed by a stylized "J". The signature is written over a horizontal line.

Roberto Morgado Junior